

1. (Amended) A method for allowing a user to use user equipment to place electronic wagers on races with an interactive wagering application, comprising:

using the interactive wagering application to provide the user with an opportunity to create a wager of a particular wager type for a particular race;

providing access to multiple wagering pools that are independent of each other, wherein each wagering pool is capable of accepting the wager of the particular wager type for the particular race; and

using the interactive wagering application to place the wager with one of the multiple wagering pools.

2. (Amended) The method defined in claim 1 wherein using the interactive wagering application to place the wager with one of the multiple wagering pools comprises automatically applying wagering pool selection criteria using the interactive wagering application.

3. (Amended) The method defined in claim 1 wherein using the interactive wagering application to place the wager with one of the multiple wagering pools comprises using the interactive wagering application to provide the

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user with an opportunity to manually apply wagering pool selection criteria.

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5. (Amended) The method defined in claim 1 further comprising displaying a menu region for the user that includes a setup option, wherein the user may access wagering pool selection features of the interactive wagering application by selecting the setup option.

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6. (Twice Amended) The method defined in claim 1 further comprising using the interactive wagering application to display an option for the user that allows the user to select a type of wagering pool selection method the user desires to use to manually select the wagering pool for the wager.

7. (Twice Amended) The method defined in claim 1 further comprising using the interactive wagering application to display a setup option for the user that allows the user to select the wagering pool to be used by the interactive wagering application.

8. (Amended) The method defined in claim 1 further comprising using the interactive wagering

application to display a screen for the user that allows the user to select a desired pool by name.

9. (Amended) The method defined in claim 1 further comprising displaying a screen for the user with the interactive wagering application that allows the user to view a list of available pools for wagering and odds information associated with each of those pools.

10. (Amended) The method defined in claim 1 further comprising displaying a screen for the user with the interactive wagering application that allows the user to view a list of available pools for wagering and average odds information associated with each of those pools.

11. (Amended) The method defined in claim 1 further comprising displaying a screen for the user with the interactive wagering application that allows the user to view a list of available pools for wagering on the wager created by the user and average odds information associated with each of those pools.

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13. (Amended) The method defined in claim 1 further comprising:

allowing the user to create a plurality of wagers; and

displaying a screen with the interactive wagering application that contains information on each of the multiple wagering pools and that contains weighted odds information for each of the pools, wherein the weighted odds information is based on each of the plurality of wagers.

14. (Amended) The method defined in claim 1 further comprising:

allowing the user to use the interactive wagering application to select the given one of the multiple wagering pools; and

displaying a screen for the user that contains a list of wagers and information on the current odds available at the given pool for each of the wagers.

15. (Amended) The method defined in claim 1 further comprising:

allowing the user to use the interactive wagering application to select the given one of the multiple wagering pools;

displaying a screen for the user that contains a list of wagers and information on the current odds available at the given pool for each of the wagers; and

displaying an option on the screen that allows the user to submit the wager the user has created for processing.

16. (Amended) The method defined in claim 1 further comprising:

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allowing the user to use the interactive wagering application to select the given one of the multiple wagering pools;

displaying a screen for the user that contains a list of wagers and information on the current odds available at the given pool for each of the wagers; and

displaying an option on the screen that allows the user to submit the wager to the given pool for processing.

17. (Amended) The method defined in claim 1 further comprising:

allowing the user to use the interactive  
wagering application to select the given one of the  
multiple wagering pools;

displaying a screen for the user that  
contains a list of wagers and information on the current  
odds available at the given pool for each of the wagers;  
and

displaying an option on the screen that  
allows the user to select another pool for the wager.

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18. (Amended) The method defined in claim 1  
further comprising displaying a screen for the user that  
contains a grid arrangement of information on each of the  
multiple wagering pools.

19. (Amended) The method defined in claim 1  
further comprising displaying a screen for the user that  
contains information on the name of each of the multiple  
wagering pools and information relating to the tax status  
of each pool.

20. (Amended) The method defined in claim 1  
further comprising displaying a screen for the user that  
contains information on the name of each of the multiple

wagering pools and information relating to a pool value associated with each pool.

21. (Amended) The method defined in claim 1 further comprising displaying a screen for the user that contains information on the name of each of the multiple wagering pools and odds-related information for the wager that is associated with each pool.

22. (Amended) The method defined in claim 1 further comprising displaying a screen for the user that contains information on the name of each of the multiple wagering pools, odds-related information for the wager that is associated with each pool, and information on a pool value for the wager that is associated with each pool.

23. (Amended) The method defined in claim 1 further comprising displaying a screen for the user that contains information on the name of each of the multiple wagering pools, odds-related information for the wager that is associated with each pool, information on a pool value for the wager that is associated with each pool, and tax information related to the wager.

24. (Amended) The method defined in claim 1 wherein using the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises using the interactive wagering application to automatically apply wagering pool selection criteria that are based on the tax status of each of the multiple wagering pools.

25. (Amended) The method defined in claim 1 wherein using the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises using the interactive wagering application to automatically apply wagering pool selection criteria that are based on which of the multiple wagering pools provide favorable odds.

26. (Amended) The method defined in claim 1 wherein using the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises using the interactive wagering application to automatically apply wagering pool selection criteria that are based on tax consequences associated with using each of the multiple wagering pools.



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27. (Amended) The method defined in claim 1 wherein using the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises using the interactive wagering application to automatically apply wagering pool selection criteria that are based on pool values associated with using each of the multiple wagering pools.

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29. (Amended) The method defined in claim 1 wherein using the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises using the interactive wagering application to automatically apply wagering pool selection criteria that are based on user preferences.

30. (Amended) The method defined in claim 1 wherein using the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises using the interactive wagering application to automatically apply wagering pool selection criteria that are based on which

wager types are available at each of the multiple wagering pools.

31. (Amended) The method defined in claim 1 further comprising using the interactive wagering application to display account information for the user for each of the multiple wagering pools.

32. (Amended) The method defined in claim 1 further comprising using the interactive wagering application to display account balance information for the user for each of the multiple wagering pools.

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42. (Amended) An interactive wagering system comprising user equipment that a user may use to place electronic wagers on races with an interactive wagering application, wherein the user equipment is configured to:

provide the user with an opportunity to create a wager of a particular wager type for a particular race using the interactive wagering application;

provide access to multiple wagering pools that are independent of each other, wherein each wagering pool is capable of accepting the wager of the particular wager type for the particular race; and

allow the interactive wagering application to place the wager with one of the multiple wagering pools.

43. (Amended) The system defined in claim 42 wherein the interactive wagering application places the wager with one of the multiple wagering pools by automatically applying wagering pool selection criteria.

44. (Amended) The system defined in claim 42 wherein the interactive wagering application places the wager with one of the multiple wagering pools by providing the user with an opportunity to manually apply wagering pool selection criteria.

46. (Amended) The system defined in claim 42 wherein the interactive wagering application displays a menu region for the user that includes a setup option and wherein the user may access wagering pool selection features of the interactive wagering application by selecting the setup option.

47. (Twice Amended) The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to display an option for

the user that allows the user to select a type of wagering pool selection method the user desires to use to manually select the wagering pool for the wager.

48. (Twice Amended) The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to display a setup option for the user that allows the user to select the wagering pool to be used by the interactive wagering application.

49. (Amended) The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to display a screen for the user that allows the user to select a desired wagering pool by name.

50. (Amended) The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to display a screen for the user that allows the user to view a list of available wagering pools for wagering and odds information associated with each of those pools.

51. (Amended) The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to display a screen for the user that allows the user to view a list of available wagering pools for wagering and average odds information associated with each of those pools.

52. (Amended) The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to display a screen for the user that allows the user to view a list of available wagering pool for wagering on the wager created by the user and average odds information associated with each of those pools.

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54. (Amended) The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to:

be used by the user to create a plurality of wagers; and

display a screen that contains information on each of the multiple wagering pools and that contains weighted odds information for each of the pools, wherein

the weighted odds information is based on each of the plurality of wagers.

55. (Amended) The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to:

be used by the user to select the given one of the multiple wagering pools; and

display a screen for the user that contains a list of wagers and information on the current odds available at the given pool for each of the wagers.

56. (Amended) The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to:

be used by the user to select the given one of the multiple wagering pools;

display a screen for the user that contains a list of wagers and information on the current odds available at the given pool for each of the wagers; and

display an option on the screen that allows the user to submit the wager for processing.

57. (Amended) The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to:

be used by the user to select the given one of the multiple wagering pools;

display a screen for the user that contains a list of wagers and information on the current odds available at the given pool for each of the wagers; and

display an option on the screen that allows the user to submit the wager to the given pool for processing.

58. (Amended) The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to:

be used by the user to select the given one of the multiple wagering pools; and

display a screen for the user that contains a list of wagers and information on the current odds available at the given pool for each of the wagers; and

display an option on the screen that allows the user to select another pool for the wager.

59. (Amended) The system defined in claim 42 wherein the user equipment is configured to display a screen for the user that contains a grid arrangement of information on each of the multiple wagering pools.

60. (Amended) The system defined in claim 42 wherein the user equipment is configured to display a screen for the user that contains information on the name of each of the multiple wagering pools and information relating to the tax status of each tote.

61. (Amended) The system defined in claim 42 wherein the user equipment is configured to display a screen for the user that contains information on the name of each of the multiple wagering pools and information relating to a pool value associated with each pool.

62. (Amended) The system defined in claim 42 wherein the user equipment is configured to display a screen for the user that contains information on the name of each of the multiple wagering pools and odds-related information for the wager that is associated with each pool.



63. (Amended) The system defined in claim 42 wherein the user equipment is configured to display a screen for the user that contains information on the name of each of the multiple wagering pools, odds-related information for the wager that is associated with each pool, and information on a pool value for the wager that is associated with each pool.

64. (Amended) The system defined in claim 42 wherein the user equipment is configured to display a screen for the user that contains information on the name of each of the multiple wagering pools, odds-related information for the wager that is associated with each pool, information on a pool value for the wager that is associated with each pool, and tax information related to the wager.

65. (Amended) The system defined in claim 42 wherein the user equipment is further configured to allow the interactive wagering application to automatically apply wagering pool selection criteria that are based on the tax status of each of the multiple wagering pools.

66. (Amended) The system defined in claim 42 wherein the user equipment is further configured to allow the interactive wagering application to automatically apply wagering pool selection criteria that are based on which of the multiple wagering pools provide favorable odds.

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67. (Amended) The system defined in claim 42 wherein the user equipment is further configured to allow the interactive wagering application to automatically apply wagering pool selection criteria that are based on tax consequences associated with using each of the multiple wagering pools.

68. (Amended) The system defined in claim 42 wherein the user equipment is further configured to allow the interactive wagering application to automatically apply wagering pool selection criteria that are based on pool values associated with using each of the multiple wagering pools.

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70. (Amended) The system defined in claim 42 wherein the user equipment is further configured to allow the interactive wagering application to automatically apply

wagering pool selection criteria that are based on user preferences.

71. (Amended) The system defined in claim 42 wherein the user equipment is further configured to allow the interactive wagering application to automatically apply wagering pool selection criteria that are based on which wager types are available at each of the multiple wagering pools.

72. (Amended) The system defined in claim 42 wherein the user equipment is further configured to allow the interactive wagering application to display account information for the user for each of the multiple wagering pools.

73. (Amended) The system defined in claim 42 wherein the user equipment is further configured to allow the interactive wagering application to display account balance information for the user for each of the multiple wagering pools.

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Please add new claims 83-158 as follows:

83. (New) A computer readable medium encoded with machine-readable instructions for use in a system which allows users to use user equipment to place electronic wagers on races with an interactive wagering application, the machine-readable instructions comprising:

using the interactive wagering application to provide the user with an opportunity to create a wager of a particular wager type for a particular race;

providing access to multiple wagering pools that are independent of each other, wherein each wagering pool is capable of accepting the wager of the particular wager type for the particular race; and

using the interactive wagering application to place the wager with one of the multiple wagering pools.

84. (New) The computer readable medium defined in claim 83, wherein the machine-readable instructions that use the interactive wagering application to place the wager with one of the multiple wagering pools comprises automatically applying wagering pool selection criteria using the interactive wagering application.

85. (New) The computer readable medium defined in claim 83, wherein the machine-readable instructions that use the interactive wagering application to place the wager with one of the multiple wagering pools comprises using the interactive wagering application to provide the user with an opportunity to manually apply wagering pool selection criteria.

86. (New) The computer readable medium defined in claim 83, wherein the race is a horse race and the wager is a wager on a horse race.

87. (New) The computer readable medium defined in claim 83, the machine-readable instructions further comprising displaying a menu region for the user that includes a setup option, wherein the user may access wagering pool selection features of the interactive wagering application by selecting the setup option.

88. (New) The computer readable medium defined in claim 83, the machine-readable instructions further comprising using the interactive wagering application to display an option for the user that allows the user to select a type of wagering pool selection method the user

desires to use to manually select the wagering pool for the wager.

89. (New) The computer readable medium defined in claim 83, the machine-readable instructions further comprising using the interactive wagering application to display a setup option for the user that allows the user to select the wagering pool to be used by the interactive wagering application.

90. (New) The computer readable medium defined in claim 83, the machine-readable instructions further comprising using the interactive wagering application to display a screen for the user that allows the user to select a desired pool by name.

91. (New) The computer readable medium defined in claim 83, the machine-readable instructions further comprising displaying a screen for the user with the interactive wagering application that allows the user to view a list of available pools for wagering and odds information associated with each of those pools.

92. (New) The computer readable medium defined in claim 83, the machine-readable instructions further comprising displaying a screen for the user with the interactive wagering application that allows the user to view a list of available pools for wagering and average odds information associated with each of those pools.

93. (New) The computer readable medium defined in claim 83, the machine-readable instructions further comprising displaying a screen for the user with the interactive wagering application that allows the user to view a list of available pools for wagering on the wager created by the user and average odds information associated with each of those pools.

94. (New) The computer readable medium defined in claim 83, the machine-readable instructions further comprising displaying a screen for the user that allows the user to select a racetrack for the wager using a highlight region.

95. (New) The computer readable medium defined in claim 83, the machine-readable instructions further comprising:

allowing the user to create a plurality of wagers; and

displaying a screen with the interactive wagering application that contains information on each of the multiple wagering pools and that contains weighted odds information for each of the pools, wherein the weighted odds information is based on each of the plurality of wagers.

96. (New) The computer readable medium defined in claim 83, the machine-readable instructions further comprising:

allowing the user to use the interactive wagering application to select the given one of the multiple wagering pools; and

displaying a screen for the user that contains a list of wagers and information on the current odds available at the given pool for each of the wagers.

97. (New) The computer readable medium defined in claim 83, the machine-readable instructions further comprising:



allowing the user to use the interactive  
wagering application to select the given one of the  
multiple wagering pools;

displaying a screen for the user that  
contains a list of wagers and information on the current  
odds available at the given pool for each of the wagers;  
and

displaying an option on the screen that  
allows the user to submit the wager the user has created  
for processing.

98. (New) The computer readable medium defined  
in claim 83, the machine-readable instructions further  
comprising:

allowing the user to use the interactive  
wagering application to select the given one of the  
multiple wagering pools;

displaying a screen for the user that  
contains a list of wagers and information on the current  
odds available at the given pool for each of the wagers;  
and

displaying an option on the screen that  
allows the user to submit the wager to the given pool for  
processing.

99. (New) The computer readable medium defined in claim 83, the machine-readable instructions further comprising:

allowing the user to use the interactive wagering application to select the given one of the multiple wagering pools;

displaying a screen for the user that contains a list of wagers and information on the current odds available at the given pool for each of the wagers; and

displaying an option on the screen that allows the user to select another pool for the wager.

100. (New) The computer readable medium defined in claim 83, the machine-readable instructions further comprising displaying a screen for the user that contains a grid arrangement of information on each of the multiple wagering pools.

101. (New) The computer readable medium defined in claim 83, the machine-readable instructions further comprising displaying a screen for the user that contains information on the name of each of the multiple wagering

pools and information relating to the tax status of each pool.

102. (New) The computer readable medium defined in claim 83, the machine-readable instructions further comprising displaying a screen for the user that contains information on the name of each of the multiple wagering pools and information relating to a pool value associated with each pool.

103. (New) The computer readable medium defined in claim 83, the machine-readable instructions further comprising displaying a screen for the user that contains information on the name of each of the multiple wagering pools and odds-related information for the wager that is associated with each pool.

104. (New) The computer readable medium defined in claim 83, the machine-readable instructions further comprising displaying a screen for the user that contains information on the name of each of the multiple wagering pools, odds-related information for the wager that is associated with each pool, and information on a pool value for the wager that is associated with each pool.

105. (New) The computer readable medium defined in claim 83, the machine-readable instructions further comprising displaying a screen for the user that contains information on the name of each of the multiple wagering pools, odds-related information for the wager that is associated with each pool, information on a pool value for the wager that is associated with each pool, and tax information related to the wager.

106. (New) The computer readable medium defined in claim 83, wherein the machine-readable instructions that use the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises using the interactive wagering application to automatically apply wagering pool selection criteria that are based on the tax status of each of the multiple wagering pools.

107. (New) The computer readable medium defined in claim 83, wherein the machine-readable instructions that use the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises using the interactive wagering

application to automatically apply wagering pool selection criteria that are based on which of the multiple wagering pools provide favorable odds.

108. (New) The computer readable medium defined in claim 83, wherein the machine-readable instructions that use the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises using the interactive wagering application to automatically apply wagering pool selection criteria that are based on tax consequences associated with using each of the multiple wagering pools.

109. (New) The computer readable medium defined in claim 83, wherein the machine-readable instructions that use the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises using the interactive wagering application to automatically apply wagering pool selection criteria that are based on pool values associated with using each of the multiple wagering pools.

110. (New) The computer readable medium defined in claim 83, wherein the machine-readable instructions that

use the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises using the interactive wagering application to automatically apply wagering pool selection criteria that are based on user preferences.

111. (New) The computer readable medium defined in claim 83, wherein the machine-readable instructions that use the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises using the interactive wagering application to automatically apply wagering pool selection criteria that are based on which wager types are available at each of the multiple wagering pools.

112. (New) The computer readable medium defined in claim 83, the machine-readable instructions further comprising using the interactive wagering application to display account information for the user for each of the multiple wagering pools.

113. (New) The computer readable medium defined in claim 83, the machine-readable instructions further comprising using the interactive wagering application to

display account balance information for the user for each of the multiple wagering pools.

114. (New) The computer readable medium defined in claim 83, the machine-readable instructions further comprising using a cellular telephone to provide the user with the opportunity to create the wager.

115. (New) The computer readable medium defined in claim 83, the machine-readable instructions further comprising using a handheld computer to provide the user with the opportunity to create the wager.

116. (New) The computer readable medium defined in claim 83, the machine-readable instructions further comprising using a personal computer to provide the user with the opportunity to create the wager.

117. (New) The computer readable medium defined in claim 83, the machine-readable instructions further comprising using user television equipment to provide the user with the opportunity to create the wager.

118. (New) The computer readable medium defined in claim 83, the machine-readable instructions further comprising using a set-top box to provide the user with the opportunity to create the wager.

119. (New) The computer readable medium defined in claim 83, the machine-readable instructions further comprising sending the wager to a transaction processing and subscription management system over a communications path connected to the user equipment.

120. (New) A computer readable medium encoded with machine-readable instructions for use in a system which allows a user to use user equipment to place an electronic wager on a race with an interactive wagering application that handles wagers for multiple totes, the machine-readable instructions comprising:

using the interactive wagering application to provide the user with an opportunity to create a wager;

using the interactive wagering application to select a given one of multiple totes to use for placing the wager; and

using the interactive wagering application to automatically apply tote selection criteria that are



based on bulk benefits associated with using each of the multiple totes.

121. (New) An interactive wagering system comprising user equipment that a user may use to place electronic wagers on races with an interactive wagering application, the system comprising:

means for using the interactive wagering application to provide the user with an opportunity to create a wager of a particular wager type for a particular race;

means for providing access to multiple wagering pools that are independent of each other, wherein each wagering pool is capable of accepting the wager of the particular wager type for the particular race; and

means for using the interactive wagering application to place the wager with one of the multiple wagering pools.

122. (New) The system defined in claim 121, wherein the means for using the interactive wagering application to place the wager with one of the multiple wagering pools comprises means for automatically applying

wagering pool selection criteria using the interactive wagering application.

123. (New) The system defined in claim 121, wherein the means for using the interactive wagering application to place the wager with one of the multiple wagering pools comprises means for using the interactive wagering application to provide the user with an opportunity to manually apply wagering pool selection criteria.

124. (New) The system defined in claim 121, wherein the race is a horse race and the wager is a wager on a horse race.

125. (New) The system defined in claim 121, further comprising means for displaying a menu region for the user that includes a setup option, wherein the user may access wagering pool selection features of the interactive wagering application by selecting the setup option.

126. (New) The system defined in claim 121, further comprising means for using the interactive wagering application to display an option for the user that allows

the user to select a type of wagering pool selection method the user desires to use to manually select the wagering pool for the wager.

127. (New) The system defined in claim 121, further comprising means for using the interactive wagering application to display a setup option for the user that allows the user to select the wagering pool to be used by the interactive wagering application.

128. (New) The system defined in claim 121, further comprising means for using the interactive wagering application to display a screen for the user that allows the user to select a desired pool by name.

129. (New) The system defined in claim 121, further comprising means for displaying a screen for the user with the interactive wagering application that allows the user to view a list of available pools for wagering and odds information associated with each of those pools.

130. (New) The system defined in claim 121, further comprising means for displaying a screen for the user with the interactive wagering application that allows

the user to view a list of available pools for wagering and average odds information associated with each of those pools.

131. (New) The system defined in claim 121, further comprising means for displaying a screen for the user with the interactive wagering application that allows the user to view a list of available pools for wagering on the wager created by the user and average odds information associated with each of those pools.

132. (New) The system defined in claim 121, further comprising means for displaying a screen for the user that allows the user to select a racetrack for the wager using a highlight region.

133. (New) The system defined in claim 121, further comprising:

means for allowing the user to create a plurality of wagers; and

means for displaying a screen with the interactive wagering application that contains information on each of the multiple wagering pools and that contains weighted odds information for each of the pools, wherein

the weighted odds information is based on each of the plurality of wagers.

134. (New) The system defined in claim 121, further comprising:

means for allowing the user to use the interactive wagering application to select the given one of the multiple wagering pools; and

means for displaying a screen for the user that contains a list of wagers and information on the current odds available at the given pool for each of the wagers.

135. (New) The system defined in claim 121, further comprising:

means for allowing the user to use the interactive wagering application to select the given one of the multiple wagering pools;

means for displaying a screen for the user that contains a list of wagers and information on the current odds available at the given pool for each of the wagers; and

means for displaying an option on the screen that allows the user to submit the wager the user has created for processing.

136. (New) The system defined in claim 121, further comprising:

means for allowing the user to use the interactive wagering application to select the given one of the multiple wagering pools;

means for displaying a screen for the user that contains a list of wagers and information on the current odds available at the given pool for each of the wagers; and

means for displaying an option on the screen that allows the user to submit the wager to the given pool for processing.

137. (New) The system defined in claim 121, further comprising:

means for allowing the user to use the interactive wagering application to select the given one of the multiple wagering pools;

means for displaying a screen for the user that contains a list of wagers and information on the

current odds available at the given pool for each of the wagers; and

means for displaying an option on the screen that allows the user to select another pool for the wager.

138. (New) The system defined in claim 121, further comprising means for displaying a screen for the user that contains a grid arrangement of information on each of the multiple wagering pools.

139. (New) The system defined in claim 121, further comprising means for displaying a screen for the user that contains information on the name of each of the multiple wagering pools and information relating to the tax status of each pool.

140. (New) The system defined in claim 121, further comprising means for displaying a screen for the user that contains information on the name of each of the multiple wagering pools and information relating to a pool value associated with each pool.

141. (New) The system defined in claim 121, further comprising means for displaying a screen for the

user that contains information on the name of each of the multiple wagering pools and odds-related information for the wager that is associated with each pool.

142. (New) The system defined in claim 121, further comprising means for displaying a screen for the user that contains information on the name of each of the multiple wagering pools, odds-related information for the wager that is associated with each pool, and information on a pool value for the wager that is associated with each pool.

143. (New) The system defined in claim 121, further comprising means for displaying a screen for the user that contains information on the name of each of the multiple wagering pools, odds-related information for the wager that is associated with each pool, information on a pool value for the wager that is associated with each pool, and tax information related to the wager.

144. (New) The system defined in claim 121, wherein the means for using the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further



comprises means for using the interactive wagering application to automatically apply wagering pool selection criteria that are based on the tax status of each of the multiple wagering pools.

145. (New) The system defined in claim 121, wherein the means for using the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises means for using the interactive wagering application to automatically apply wagering pool selection criteria that are based on which of the multiple wagering pools provide favorable odds.

146. (New) The system defined in claim 121, wherein the means for using the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises means for using the interactive wagering application to automatically apply wagering pool selection criteria that are based on tax consequences associated with using each of the multiple wagering pools.

147. (New) The computer readable medium defined in claim 121, wherein the means for using the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises means for using the interactive wagering application to automatically apply wagering pool selection criteria that are based on pool values associated with using each of the multiple wagering pools.

148. (New) The system defined in claim 121, wherein the means for using the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises means for using the interactive wagering application to automatically apply wagering pool selection criteria that are based on user preferences.

149. (New) The system defined in claim 121, wherein the means for using the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises means for using the interactive wagering application to automatically apply wagering pool selection

criteria that are based on which wager types are available at each of the multiple wagering pools.

150. (New) The system defined in claim 121, further comprising means for using the interactive wagering application to display account information for the user for each of the multiple wagering pools.

151. (New) The system defined in claim 121, further comprising means for using the interactive wagering application to display account balance information for the user for each of the multiple wagering pools.

152. (New) The system defined in claim 121, further comprising means for using a cellular telephone to provide the user with the opportunity to create the wager.

153. (New) The system defined in claim 121, further comprising means for using a handheld computer to provide the user with the opportunity to create the wager.

154. (New) The system defined in claim 121, further comprising means for using a personal computer to provide the user with the opportunity to create the wager.

155. (New) The system defined in claim 121, further comprising means for using user television equipment to provide the user with the opportunity to create the wager.

156. (New) The system defined in claim 121, further comprising means for using a set-top box to provide the user with the opportunity to create the wager.

157. (New) The system defined in claim 121, further comprising means for sending the wager to a transaction processing and subscription management system over a communications path connected to the user equipment.

158. (New) A system encoded with machine-readable instructions for use in a system which allows a user to use user equipment to place an electronic wager on a race with an interactive wagering application that handles wagers for multiple totes, the system comprising:

means for using the interactive wagering application to provide the user with an opportunity to create a wager;